

**THE UNITED STATE BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO**

IN RE:	)	CHAPTER 13
	)	
	)	CASE NO. 19-50189
ROBERT CUMMINGS	)	
	)	
	)	JUDGE ALAN M. KOSCHIK
	)	
	)	MOTION TO SUSPEND PLAN
	)	PAYMENTS OR TEMPORARY
	)	REDUCE PLAN PAYMENTS

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Now comes the Debtor(s), by and through undersigned counsel, and hereby moves this Court, pursuant to 11 USC Section 1326, for permission to:

**Non-Conduit Mortgage Chapter 13 Plan**

XX Suspend all plan payments for the following number of days: **90**  
days to begin on the date that the Court approves an order to suspend plan  
payments. The Debtor(s)'s plan does not provide for conduit mortgage payments  
as defined in Administrative Order 16-01.

**Conduit Mortgage Chapter 13 Plan**

\_\_\_\_\_ Reduce plan payments to (amount of reduced payment) for the following number  
of days: (insert number) days to begin on the date that the Court approves an  
order to reduce plan payments. The Debtor(s)'s plan provides for conduit  
mortgage payments as defined in Administrative Order 16-01.

**Note:** *Plan payments shall not be lowered to an amount which will prohibit the  
Trustee from making the monthly conduit payments unless the mortgage lender  
is given notice pursuant to Bankruptcy Procedural Rule 3015.*

**The Debtor has lost his job and requests a suspension of payments while he  
finds new employment.**

This pay suspension will not reduce the amount that the Debtor(s) is obligated to pay creditors under the confirmed Chapter 13 plan.

During the pay suspension period, secured creditors which have filed and been allowed interest on their claim shall continue to receive said interest. During the pay suspension period, interest will continue to accrue on the secured claims which have requested interest.

The Debtor(s) understand the periods of payment suspension do not waive the requirement to make the required monthly payments for the applicable commitment period. The pay suspension period shall be added to the time the Debtor(s) is/are in the Chapter 13 case.

The Chapter 13 Trustee shall be authorized to return funds received in excess of the monthly plan payment authorized by this motion directly to the Debtor(s). The Debtor(s) shall not be required to make a separate application for these funds.

WHEREFORE, the Debtor(s) respectfully requests the change in their Chapter 13 plan payments as detailed herein.

Respectfully submitted,

/s/ Rebecca J. Sremack

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Rebecca J. Sremack #0092313

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*Attorney for Debtor*

#### CERTIFICATE OF SERVICE

I hereby certify on September 25, 2023, a copy of the foregoing was sent to:

Robert Cummings  
3731 Edinburgh Dr.  
Uniontown OH 44685

Rebecca J. Sremack (via ECF)  
Keith L. Rucinski, Chapter 13 Trustee (via ECF)  
US Trustee (via ECF)